

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: TIMOTHY FRAY § Case No. 08-74064
SANDRA FRAY §
§
§
Debtors §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/17/2008.
 - 2) The plan was confirmed on 05/08/2009.
 - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
 - 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
 - 5) The case was converted on 09/10/2009.
 - 6) Number of months from filing or conversion to last payment: 8.
 - 7) Number of months case was pending: 9.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$64,131.64.
 - 10) Amount of unsecured claims discharged without full payment: \$0.00.
 - 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 5,456.00
Less amount refunded to debtor	\$ 0.00
NET RECEIPTS	\$ 5,456.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 360.07
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 360.07
Attorney fees paid and disclosed by debtor:	\$ 1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ROCKFORD-LOVES PARK LAW	Lgl	2,500.00	NA	NA	0.00	0.00
ALPINE BANK & TRUST CO	Sec	0.00	222,910.65	0.00	0.00	0.00
ALPINE BANK & TRUST CO	Sec	0.00	25,680.44	0.00	0.00	0.00
ALPINE BANK & TRUST CO	Uns	0.00	0.00	0.00	0.00	0.00
AURORA LOAN SERVICES INC	Sec	0.00	402.62	402.62	402.62	0.00
DELL FINANCIAL SERVICES LP	Sec	0.00	0.00	0.00	0.00	0.00
DELL FINANCIAL SERVICES LP	Uns	2,083.43	2,183.39	2,183.39	13.55	0.00
GMAC MORTGAGE	Sec	0.00	100.00	100.00	100.00	0.00
ROCK VALLEY FEDERAL CREDIT	Sec	0.00	12,058.16	0.00	0.00	0.00
ROGERS & HOLLANDS	Sec	8,560.00	9,195.66	4,000.00	4,000.00	183.81
ROGERS & HOLLANDS	Uns	90.29	0.00	5,195.66	32.25	0.00
ANNE BUCHANAN	Pri	0.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Uns	2,804.02	3,031.38	3,031.38	18.82	0.00
AMERICAN GENERAL FINANCE	Uns	1,676.94	1,740.15	1,740.15	10.80	0.00
PORTFOLIO RECOVERY	Uns	15,296.23	16,179.57	16,179.57	100.44	0.00
BENEFICIAL FINANCE	Uns	9,401.44	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	1,112.00	1,383.07	1,383.07	8.59	0.00
CAPITAL ONE BANK (USA) NA	Uns	9,806.00	9,999.29	9,999.29	62.07	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ECAST SETTLEMENT	Uns	623.03	761.82	761.82	4.73	0.00
PORTFOLIO RECOVERY	Uns	14,555.42	16,011.95	16,011.95	99.40	0.00
CLARCOR	Uns	12,337.00	NA	NA	0.00	0.00
EUGENE E. BRANDER DDS., PC	Uns	688.10	NA	NA	0.00	0.00
GE CAPITAL CREDIT SERVICES	Uns	1,138.00	NA	NA	0.00	0.00
HSBC BANK	Uns	998.00	NA	NA	0.00	0.00
STERLING INC dba JARED	Uns	306.66	346.38	346.38	2.15	0.00
CHASE BANK USA NA	Uns	2,052.00	2,305.20	2,305.20	14.31	0.00
BARRICK SWITZER LONG BALSLEY	Uns	4,300.00	4,611.95	4,611.95	28.63	0.00
NEWCOMB EYE CENTER	Uns	199.56	NA	NA	0.00	0.00
PREMIUM CUSTOMER SERVICE	Uns	3,625.36	NA	NA	0.00	0.00
ROCK VALLEY CREDIT UNION	Uns	543.21	NA	NA	0.00	0.00
ROGERS ENTERPRISES	Uns	1,138.62	1,235.29	1,235.29	7.67	0.00
SALLIE MAE TRUST	Uns	0.00	10,128.22	0.00	0.00	0.00
STERLING INCORPORATED	Uns	332.00	NA	NA	0.00	0.00
WELLS FARGO BANK HV NA	Uns	1,179.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Uns	936.00	982.67	982.67	6.09	0.00
TROY SMITH	Sec	0.00	NA	NA	0.00	0.00
TAMERA JOHNSON	Uns	0.00	NA	NA	0.00	0.00
SALLIE MAE TRUST	Uns	0.00	3,386.14	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 502.62	\$ 502.62	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 4,000.00	\$ 4,000.00	\$ 183.81
TOTAL SECURED:	\$ 4,502.62	\$ 4,502.62	\$ 183.81
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 65,967.77	\$ 409.50	\$ 0.00

Disbursements:

Expenses of Administration	\$ 360.07
Disbursements to Creditors	\$ 5,095.93
TOTAL DISBURSEMENTS:	\$ 5,456.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 09/29/2009

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.